

**IN THE UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF ALABAMA
SOUTHERN DIVISION**

BRADLEY THOMAS, &)	
LAURIE THOMAS)	
)	
Plaintiff,)	
)	
v.)	CV1.06-CV-165-MEF-DRB
)	
NCB MANAGEMENT SERVICES,)	
INC., & JOHN HARDING,)	
INDIVIDUALLY)	
)	
Defendants.)	

DEFENDANTS' RULE 26 DISCLOSURES

COMES NOW, the Defendants, NCB MANAGEMENT SERVICES, INC., and JOHN HARDING, by and through their undersigned counsel of record and pursuant to Rule 26 of the Federal Rules of Civil Procedure, submits their initial disclosures as follows:

A. WITNESS LIST

The Defendants provide the name and, if known, the address and telephone number of individuals believed to have discoverable, non-privileged knowledge concerning any significant factual issue specifically raised in the Pleadings or identified by the parties in their report to the Court under Fed.R.Civ.P. 26(f):

Richard Silver
1 Allied Drive
Trevose, PA 19053

John Harding
1 Allied Drive
Trevose, PA 19053

Plaintiffs: Bradley & Laurie Thomas

B. DOCUMENT LIST

No responsive documents at this time.

C. DAMAGES

The Defendants are not seeking recovery of monetary damages in this action.

D. INSURANCE AGREEMENTS

See attached declaration page.

Respectfully submitted,

/s/ Michael P. Barratt

JEFFREY L. LUTHER (LUTHJ0532)
MICHAEL P. BARRATT (BARRM3920)
Attorneys for NCB Management Services, Inc.
and John Harding

OF COUNSEL:

LUTHER, OLDENBURG & RAINEY, P.C.
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CERTIFICATE OF SERVICE

I hereby certify that I have this 17th day of July, 2006, served a copy of the foregoing upon counsel to all parties to this proceeding by placing the same in the United States mail, properly addressed and first-class postage prepaid.

David G. Poston, Esquire
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/s/ Michael P. Barratt

OF COUNSEL

STEADFAST INSURANCE COMPANY

Dover, Delaware

Administrative Offices - 1400 American Lane, Schaumburg, Illinois 60196-1056

SPECIFIED PROFESSIONS PROFESSIONAL LIABILITY INSURANCE

Policy Number: EOC 5894084 00

Renewal of: .

THIS POLICY PROVIDES CLAIMS-MADE COVERAGE. CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR THE EXTENDED REPORTING PERIOD, IF EXERCISED. THE PAYMENT OF CLAIM EXPENSES REDUCES THE LIMITS OF INSURANCE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

DECLARATIONS

- ITEM 1. Named Insured:** NCB Management Services, Inc.
- ITEM 2. Mailing Address:** 3325 Street Rd. Bldg 4., Ste 220
Bensalem, PA 19020
- ITEM 3. Professional Services:** Solely in the performance of providing collection services for others for a fee
- ITEM 4. Policy Period:** Inception Date: May 1, 2005 to Expiration Date: May 1, 2006
(12.01 A.M. Standard time at the address shown above).
- ITEM 5. Retroactive Date:** 11/1/2000- \$3mm Limit
3/12/2004 \$2mm xs \$3mm
- ITEM 6. Limits of Liability:** \$3,000,000 Each Claim
\$3,000,000 Aggregate - Each Policy Period
- ITEM 7. Deductible:** \$25,000 Each and Every Claim
- ITEM 8. Premium:** \$39,440
- ITEM 9. Extended Reporting Period:** 12 Months at 100% of the annual premium
- ITEM 10. Endorsement(s) Effective at Inception:** 1-8

Countersigned this

17th

day of

MAY 2005

Authorized Representative

STF-PL-D-507-A CW
(9/96)